



CHEMONICS INTERNATIONAL INC.

STUDY TOUR ON PENSION SYSTEM REFORM FOR THE DOMINICAN REPUBLIC

Final Report

Legal and Institutional Reform IQC

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ACRONYMS

CAMPE-INTEC	Center for Support to Micro and Small Enterprises (Centro de Apoyo a la Micro y Pequeña Empresa)
CIESS	Inter-American Center for Studies on Social Security (Centro Inter-American de Estudios de Seguridad Social)
CNTD	National Confederation of Dominican Workers
INSS	National Social Security Institute
LIR	Legal and Institutional Reform IQC

Study Tour on Pension System Reform for the Dominican Republic

A. Introduction

Under the USAID Legal and Institutional Reform (LIR) IQC, Chemonics is assisting the Government of the Dominican Republic's efforts in economic policy reform. An important part of this assistance is to promote public-private partnership for reform, specifically through the use of observational or study tours. The study tours are intended to help foster a broad and informed debate on key issues associated with the Dominican Republic's efforts to modernize its economy and become more competitive. Debate and consensus are required to develop an action program that leads to orderly, beneficial economic integration. Study tours are part of the process to promote debate, consensus, and the definition of an action plan.

Reform of the current pension system is a critical issue confronting the long-term economic development of the Dominican Republic and a key element of legislation being drafted to reform the social security system. To move the process forward, Chemonics conducted a study tour of several Latin American countries — visits to Chile and Mexico and a briefing on Bolivia — to compare and examine in detail their pension reform systems, in particular the process used to develop and pass the legislation and its subsequent implementation. A key focus of the presentations and visits during the study tour were best practices and lessons learned and their application to the Dominican Republic.

USAID invited a mix of public and private institutions, including Congress, to select delegates to participate in the study tour. Key criteria for selection was involvement, either directly or indirectly, in the legislative process. Public sector institutions invited to send participants included the Senate's Permanent Commission on Social Security; the House of Representatives' Commission on Health and Social Assistance, the National Social Security Institute (INSS), and the Technical Secretariat on Social Security in the Office of the President of the Republic. Private sector institutions invited to nominate participants included the National Confederation of Dominican Workers (CNTD), private pension funds, and newspapers. With the exception of the INSS and private pension funds, representatives from all the aforementioned organizations sent delegates on the study tour. The newspaper participant was a journalist from *HOY*.

B. Objectives

The pension reform study tour had two overriding objectives: 1) create a base of comparison between the current and planned pension system in the Dominican Republic; and 2) serve as a catalyst for informed debate and subsequent action, namely the adoption of appropriate, realistic, and equitable pension reform legislation. It was expected that the drafters of the Dominican Republic's current pension reform legislation would learn from the lessons, experience, and best practices from other countries that have already undergone the reform process and adapt such experiences to the realities of the Dominican Republic. The tour focused on identifying key lessons learned and best practices, particularly examining the following issues:

- *History leading to the decision to reform the pension system.* Formation of study team? Identification of principal actors? What preliminary agreements were made with state organizations, private sector, and labor unions? What structure was selected?
- *Legislative process and steps taken to draft and approve the pension reform law.* How was consensus and agreement achieved?
- *Process used to implement the law.* How was the law made operational, once it was approved? What institutional structure was used? Was it appropriate? How has it changed?
- *Characteristics adopted from other systems.* What characteristics were adopted or adapted? Why?
- *Impact of the reformed pension system on the economy and social security system.* How are they different from what was originally expected? What are the next steps?

Pension-related topics, such as health care, medical insurance and care, workers compensation, and childcare, were not addressed.

C. Methodology

Working closely with the Economic Growth Office in USAID/Dominican Republic and Chemonics' Training Department and Latin America Division, the study tour technical leader, Chilean pension reform specialist Alejandro Weinstein, designed an eight-day tour. As part of the design process, Mr. Weinstein conducted interviews with many of the proposed participants, the organizations they represented, and others with a high level of interest in pension system reform in the Dominican Republic. The interviews helped to better identify key issues and themes, select the countries to be visited, and encourage the delegates' participation. They also helped clarify for the delegates the specific objectives, expectations, and intended results of the study tour.

Once the destination countries and dates were confirmed, Chemonics' home office carried out detailed planning and organization of the tour's content, itinerary, and logistics. The study tour leader, based in Santiago, Chile, set up the initial meetings in Chile, while the Inter-American Center for Studies on Social Security (Centro Inter-Americano de Estudios de Seguridad Social (CIESS)) helped select and organize the meetings to be held in Mexico. The Center for Support to Micro and Small Enterprises (Centro de Apoyo a la Micro y Pequeña Empresa (CAMPE-INTEC)) provided in-country facilitation services for the delegates, including securing visas, distributing tour information and tickets, and handling a variety of other in-country tasks.¹

¹ As a corollary activity to the study tours, two employees from CAMPE-INTEC participated in a comprehensive training program designed by Chemonics' Education and Training Unit. The program covered study tour organization, technical and logistical arrangements, regulations, and other tasks. As part of the program, the trainees participated in organizing and implementing the pension reform study tour. One trainee accompanied the tour to Chile and Mexico, providing on-site logistical support under the guidance of the Chemonics logistics coordinator. The other trainee will participate in the organization and implementation of an upcoming study tour on export and import procedures.

A briefing book, containing the final itinerary, delegate information, host-country information, and key information on the pension reform process in Chile, Bolivia, and Mexico was distributed to the delegates at an orientation session held immediately before the tour.

The tour leader and a logistics coordinator provided comprehensive management and logistical services during the tour, with support from the Chemonics Training Department and a trainee from CAMPE-INTEC. The tour leader's principal task was facilitating group discussion on key lessons learned and next steps and development of a comprehensive set of conclusions, recommendations, and an action plan. Throughout the tour's planning and implementation process, the team regularly consulted with the USAID technical officer to confirm his concurrence with the program and elicit feedback and suggestions. At the end of the tour, the team conducted a formal evaluation of the participants' satisfaction with the tour.

D. Trip Preparation

Mr. Weinstein visited the Dominican Republic April 6-9, 1999, to gather information on the pension reform process in the country and interview USAID and potential participants regarding their objectives, expectations and issues to be covered by the tour. (For the tour leader's scope of work, see Annex A.) Luis Gonzalez, economic advisor for USAID/Dominican Republic, and Susanna Mudge, project manager for Chemonics, participated in the fact-finding and participant interviews. Based on this work, the goals and expectations of the study tour were clearly defined and a preliminary itinerary was outlined. The dates for the trip were confirmed for June 1-9, 1999.

The choice of countries for the tour was governed by factors that include the status and history of the pension reform process in relation to that of the Dominican Republic, delegate time constraints, logistics, and interest of the participants.

Chile. Selected because of its historic role as the leader in the region, if not the world, in pension system reform, Chile would enable the delegates to see an operational system. The maturity of Chile's system (in operation since 1981) would permit the delegates to observe an established supervisory and regulatory structure as well as examine the impacts, benefits, and lessons learned from the reform process. The Chilean system is based on an individual capitalization scheme, which is of interest to the Dominican Republic.

Mexico. Adopting many of the characteristics and attributes of the Chilean model, Mexico recently implemented a structural reform of its pension system. While its system is operational, the main focus of the visit to Mexico would be to understand the process taken to enact the reform, in particular the schemes used to achieve consensus and agreement on the characteristics and structure of the proposed reform program.

Bolivia. Many of the interviewees expressed an interest in visiting Bolivia, given its current experience with pension reform and its similarities in size, poverty index, and economic reform program with the Dominican Republic. Given time and logistical constraints, including a third country in the tour was not possible; however, it was agreed that a presentation on the Bolivian experience would be organized. Alberto Bonadona, a pension specialist intimately involved in

the Bolivian pension reform experience, was hired to deliver a presentation on the history and outcome of the Bolivian pension reform process. He presented a four-hour briefing on June 3, 1999, in Santiago, Chile.

Itinerary. A detailed itinerary for Chile and Mexico was developed with the focus on providing the delegates as broad a perspective as possible on the pension reform process. An introductory letter prepared by USAID/Dominican Republic on the proposed tour objectives facilitated the arrangement of key appointments in both countries. The Chemonics Training Unit confirmed and reconfirmed each appointment, as well as compiled specific background information, to ensure the presenters and host institutions were properly prepared to receive the delegates. As a result, the delegates met with a wide range of individuals and institutions: from key persons involved in the original drafting of the reform process to current implementers; from government officials to private sector firms to labor unions; and from regulatory agencies to private pension fund managers. The schedule maximized the number of meetings held as much as possible, with travel between destination countries occurring during the weekend. Annex B contains the final itinerary.

Briefing book. Before the tour, each delegate received a briefing book, containing detailed information on the tour's objectives and principal activities, as well as critical background information on pension system reform in the countries to be visited (see Annex C). This book also contained biographical information on the tour participants (see Annex D) and the final itinerary.

An administrative orientation to the tour was conducted at the USAID office in Santo Domingo on June 1, 1999, the morning the tour began. During the orientation, the participants were introduced to each other and provided an overview of the tour's objectives and expected results and information on administrative policies and logistics. At the end of the orientation, the delegates received their plane tickets and cash advances for per diem along with the briefing book.

E. Trip Description

Participants. Twelve delegates participated in the study tour: seven representatives from congress (senators and delegates), two advisors to the president on social security and pensions, and a representative from the press and labor unions. The delegates were actively involved in the discussions and held several informal discussion groups to review how they could adapt their experience to the Dominican Republic.

Activities in Chile and Mexico. The delegates met with 10 organizations in Chile and 8 in Mexico, representing a broad spectrum of organizations involved in the drafting and implementation of the pension system reform process and its subsequent operations. The presenters were, in general, well prepared and frank in their discussions of the benefits, impacts, and lessons learned of their respective pension system reform process, which was greatly appreciated by the delegates. The presentations in Chile focused on the results of the pension reform process, including the role and operations of private pension funds and prospects for the future, given the maturity of the process in Chile. The presentations in Mexico tended to focus more on the key stages in the process, as it is just beginning implementation. However, the

Mexican presentations discussed in detail the lessons learned from an earlier, unsuccessful attempt to reform the pension system. The delegates were also provided copies of key documents used to promote critical decision points during the reform initiative.

Presentation on Bolivia. In Chile, Alberto Bonadona, a pension specialist experienced with Bolivia's reform effort, delivered a four-hour presentation on the Bolivian experience. He covered the history of the reform process, including the legislative process, described the current Bolivian system, and highlighted the similarities and differences with the Chilean system. In addition, he discussed the strategy employed to secure passage of the reform legislation and subsequent implementation, financing of the system, and results to date, including lessons learned and possible future changes. The presentation highlighted the fact that a pension reform process can be a slow one; Bolivia took six years to define and complete the process, over two different presidential administrations, successfully confronting widespread political opposition.

Action strategy. On the study tour's final day, all delegates participated in a summary session, developing an action strategy and recommendations for modernizing the Dominican Republic's pension reform process. As part of their action strategy, the representatives from Congress agreed to host a follow-up seminar in the Dominican Republic to broadly disseminate the key findings of the tour. Several key presenters of the tour were invited to the Dominican Republic August 4-5, 1999, to participate in the seminar. A key part of the seminar, which was attended by more than 100 persons, was the presentation of a road map defining the steps required to implement the pension reform law. The LIR task order covered the travel, per diem, and related costs for the identified speakers.

Tour evaluation. Tour delegates completed a formal tour evaluation, rating both programmatic and administrative aspects of the tour.

Meetings held. Tables 1 and 2 list the organizations and individuals that presented information to the tour delegates:

Table 1. Meetings Held in Chile

Person/organization	Meeting held as programmed?	Type of presentation	Handouts	Delegation participation
1. Juan Ariztía M.	Yes	Transparencies	Book	100%
2. Francisco Margozzini, AFP Association	Yes	Transparencies	Copy of presentation	100%
3. Patricio Tombolini, Deputy Secretary for Social Prevention	Yes	Informal talk (with advisors)	None	100%
4. Director of INP	Replaced by deputy director	Transparencies	Extra materials	100%
5. Presentation on Bolivia, Alberto Bonadona	Yes	Transparencies	Book	100%
6. OIT Presentation	Added	Transparencies	Extra material	100%
7. Superintendent of AFP	Replaced by deputy	Informal talk by lawyer	None	100%
8. General Manager, AFP Cuprum	Replaced by deputy manager	Transparencies	Presentation	100%
9. General Manager, AFP Provida	Yes	Transparencies	Copy of presentation and extra materials	100%
10. Luis Orlandini, Social Security Superintendent	Yes	Informal talk (with advisors)	Extra material	One senator missed

Table 2. Meetings Held in Mexico

Person/Organization	Meeting held as programmed?	Type of presentation	Handouts	Delegation participation
11. CONSAR, Salvador Alonso y C.	Yes	Transparencies	Extra material	100%
12. Mexican Senator Samuel Aguilar	Yes, with three other senators	Transparencies and informal talk	Presentation	100%
13. Genaro Borrego, Director IMSS	Yes	Informal talk (with advisors)	Background documents	100%
14. IMSS Technicians	Yes	Transparencies	Extra material	100%
15. General Director, Procesar S.A.	Yes, with staff	Transparencies	Presentation	100%
16. General Director, Afore Bancomer	Yes, with staff	Transparencies	Presentation and extra material	100%
17. Mexican Association of Pension Fund Administrators (AFORES)	Yes	Informal talk	Extra material	100%
18. CIESS – CISS	Yes, with staff	Informal talk	Background to CIESS	100%
19. Final Evaluation	Yes	Informal talk	None	100%
20. Presentation by Arismendi Díaz	Additional	Transparencies	None	100%

F. Conclusions and Recommendations

In general, the study tour achieved its objectives. It served as an open laboratory to educate key opinion leaders in the Dominican Republic on an integrated pension reform process. It examined in detail the experience of three countries in different stages of pension reform, providing accurate and timely information on best practices, lessons learned, and results. This information will enable the delegates to move forward the positive elements of the pension reform process now underway in the Dominican Republic and address the negative or weak elements. The study

tour clearly highlighted the large human and material resource requirements to effectively implement a successful pension reform program, as well as the length of time each step can take. It demonstrated critical elements that a reform program implies, including the preparatory economic, judicial, constitutional, and political consensus-building analyses. It also re-emphasized the complexity of the process, and the significant impact that a properly designed and implemented structural pension reform process can have on the economy of a country, particularly one based on individual capitalization schemes. Of particular interest to the delegates was the political commentary provided by the current implementers of the pension reform program in Chile, who had inherited the program from the previous government — an authoritarian/military regime. A key result of the tour was the delegates renewed commitment to pension reform in the Dominican Republic, and their agreement to expedite the pension reform process as much as possible.

From the presentations attended by the delegates, three concepts were continually emphasized:

- *Solidarity* — defined as the effective and concrete support received from the most needy segments of the population.
- *Universality* —defined as the challenge to ensure ample coverage of social security, protecting its distinct benefits for the majority of the population.
- *Tripartite participation* — defined as the government (the state), the employers, and the workers approaching social security in a constructive and responsible manner.

In all of the countries visited, the presentations clearly emphasized that pension contribution schemes need to comply with the above three objectives or they will not achieve their full potential. It was observed that the current pension distribution system in the Dominican Republic does not comply with the above-mentioned three objectives, in particular with solidarity and universality. In effect, instead of including elements that favor benefit distribution, the old system tended to benefit a few, primarily those with high incomes and strong political connections, at the expense of the large majority of the contributing workers. Moreover, the coverage of the program and the level of contribution show signs of weakening and non-sustainability.

These concepts constitute principal guides for designers of a pension reform system, particularly in the Dominican Republic, and should form the structural base for any social security reform that is proposed. In addition, it was deemed of great relevance to add the criteria efficiency and efficacy as guiding principles when introducing changes and improvements to the existing schemes.

F1. General Recommendations

The following recommendations are presented as general criteria to help orient the future work of the team responsible for preparing a structural reform of the pension system in the Dominican Republic:

- *Form a small, integrated working group.* The working group should be comprised of competent Dominican professionals in the necessary specialty areas, such as economists, lawyers, information specialists, public relations, etc. Experience has shown that such a group is a key element of long-term success in pursuing a pension reform process.
- *Incorporate international advisors in select areas from the beginning of the reform process.* It is important to incorporate international advisors at the beginning of the reform process, particularly in preparing diagnostic studies and evaluating reform options. The foreign advisors should work closely with the local team initially as part of an on-the-job training activity. The local team should always retain the leadership role in the process, as it is critical that the reform be the result of a national effort by Dominicans. Overtime, the international expert involvement should be reduced.
- *Allow working group to operate confidentially.* An important requisite is that the working group be able to work confidentially, airing all possible options in a confidential manner, outside of the public forum. Only after the options and ideas have been clarified and selected should public debate occur.
- *Incorporate key ministries from the beginning.* The Ministry of Finances, which is responsible for the economy and finances, should be involved from the beginning as a structural reform of the pension system implies significant changes to public finances, as well as capital market legislation, banks, insurance companies, stock markets, and bankruptcy laws. Authorities from the ministries responsible for social security, labor, and health should also be involved, to provide experiences, statistics, and reform suggestions without prejudice to the various methods of individual capitalization. To demonstrate a true compromise on the part of the executive authority, the cost for maintaining the working group should be financed, at least in part, by the government.

F2. Recommendations for the Reform Process

- *Do not depend on state funding for pension reform and implementation.* It is important to be conservative regarding the fiscal costs required from the state for the transition and its implementation. The anticipated support from the government should be minimized to the greatest extent possible. The larger the amount of the government's contribution, the greater the risk of a failure of the system and the resulting negative impact on the fiscal and macroeconomic stability of the country.
- *Focus on the problem of universal coverage.* This is particularly relevant to the Dominican Republic. It is important to design a system of pensions that ensures ample coverage and provides options to the distinct segments of the population, not just to workers employed by large private sector companies or the public sector. As was discussed during the study tour, the Chilean reform process did not contemplate specific mechanisms to increase coverage given that, historically, an estimated 65 percent of the work force had been covered. The current system enjoys a similar

coverage percentage, even with the emphasis on a private pension fund system. In addition, the incorporation of independent workers is a major challenge for the new pension system and should be a priority in the process. Other countries' reform programs gave this issue priority given its importance to resolving the insolvent patrimony of the distribution system, without prejudicing the incorporation of special interest groups (**sentence re-write okay???**).

- *Do not seek partial solutions.* The Dominican Republic should seek to incorporate all segments of the population in the pension system. In Chile and Mexico, key segments of the population were excluded (e.g., the armed forces and police in Chile and public sector and PEMEX employees in Mexico), which created a problem in implementation.
- *Leave room to negotiate.* Even though the basics of a pension reform process similar to that of other countries may be appropriate for the Dominican Republic, including an individual capitalization scheme, the design should allow for diversity and adaptability to address the reality and customs of the country. Therefore, ample discussion and adaptation is required. Notwithstanding, the working group should clearly define what aspects of the new pension system are negotiable and what are not. This will ensure the integrity of the reform process and work to gain maximum support and adoption.
- *Propose an integrated reform process.* Given that it impacts the work of the executive and legislative authorities, the reform process must be all-encompassing. It should not only create the governing legal body and norms and the institutional structures for monitoring implementation, but also review and draft legal modifications in corollary areas that directly or indirectly impact implementation. Examples of corollary areas include capital market legislation and labor regulations. Not pursuing an integrated approach runs the risk of having a well-designed system that still fails because the larger environment does not support it, thus, preventing the basic premises of the reform model from ever being achieved.
- *Examine appropriateness of a centralized versus decentralized pension system.* The visits to Chile and Mexico provided an excellent opportunity to view the difference between the approaches of the two countries. The Mexican system established the IMSS as a centralized unit responsible for all issues associated with social security. While promoting a universal approach to social security, it tends to limit the private sectors from working in certain fields. The Chilean system, on the other hand, is more decentralized, established specialized institutions in certain fields and covering specific sectors or populations groups. Which approach is best suited for the the Dominican context will need to be determined.

G. Participant Evaluation

In general, the participants found that the tour more than achieved it objectives, highlighting the key issues and next steps for the Dominican Republic's pension reform process. The participants were active, exhibiting a high level of interest in the presentations and ensuing discussions. They asked

many questions, leading to wide debate on key issues directly impacting the future process for pension reform in the Dominican Republic. A wide variety of information was collected, including copies of the transparencies used during the presentations.

At the end of the tour, the study tour team distributed to the participants evaluation forms requesting feedback on the quality of the tour agenda's content, tour administration and logistics, and cultural impressions. Participants were to complete the forms on an anonymous basis. Eight of the 13 participants (62 percent), completed the evaluation forms. Tables 3 through 4 summarize these responses:

Table 3. General Tour Content

Item	Very useful	Useful	Of limited use	Deficient or unnecessary
Pre-trip orientation	63%	37%		
Meetings in Chile	86%	14%		
Meeting with ILO (Chile)	13%	87%		
Presentation on Bolivia	87%		13%	
Meetings in Mexico	86%	14%		
Social events	25%	75%		

Table 4. Tour Administration

Item	Adequate	Too long/too many	Too short/too few
Duration of tour	75%		25%
Number/length of meetings			
Chile	63%	37%	10%
Mexico	37%	67%	

Table 5. Tour Logistics

Item	Excellent	Adequate	Deficient
Hotel	87%	13%	
Air travel ²	25%	25%	50%
Land travel	50%	50%	
Support from consultants	71%	29%	
General organization	100%		
Materials provided	87%	13%	

Although that the tour that would focus on only pension reform, given the subject's complexity, several delegates expressed regret that meetings were not arranged to discuss other social security issues such as health and child care, work safety, health insurance, and rehabilitation. These topics are also quite complex, and including such meetings in the tour would have added time to the trip — additional time that the delegates did not have. There was also some overlap among the themes covered in several of the meetings, especially in Chile, although this was more a result of the question-and-answer period following the presentations.

Completed evaluations are provided in Annex E of this report.

² The main complaint centered on the fact that, to maximize the number of meetings and minimize the down time, air travel was done on the weekend, and in the evenings. Given the length of time to travel between Chile and Mexico, this was found to be onerous on most of the delegates.

ANNEX A

Scope of Work — Study Tour Leader

ANNEX A

Scope of Work — Study Tour Leader

Background

Chemonics and IP3 have been awarded a task order under the Legal and Institutional Reform (LIR) IQC to provide critical assistance in economic policy reform to the Government of the Dominican Republic (GODR). The end goal for both USAID and the GODR is the design and implementation of policy reforms that alleviate poverty. Areas identified for particular attention include the job creation capacity of the economy, maintenance of fiscal stability, and rationalization of public expenditures in the social sectors. One of the tasks of the IQC task order is to promote public-private partnership for reform, specifically through the use of observational or study tours. The overall purpose of the study tours are to help foster a broad and informed debate on key issues associated with the Dominican Republic's (DR) efforts to modernize their economy and to make it more competitive. Debate needs to occur and consensus needs to be built on actions the DR can take to ensure orderly and beneficial economic integration. Study tours will be carried out as part of this process.

One of the topics selected for a study tour is pension reform. The proposed countries to be visited include Chile and Bolivia. A total of ten persons, including representatives from Congress, labor Unions, private sector and the Media, are programmed to participate as delegates. In addition, USAID will send an observer, Luis Gonzalez, the Economic Policy Coordinator for USAID/Santo Domingo. The anticipated duration of the study tour is seven to eight days total, including travel days, and assumes an average of three days in each destination country.

Period of Performance

A total of 22 working days has been allocated to the study tour leader for the design and delivery of a study tour on pension reform. This assignment will take place during the March-June 1999 time period. It is hoped that the activities will begin as soon as possible. The actual date for the tour still needs to be determined and should be guided by the availability of key institutions and persons in the destination country and the availability of the desired delegates.

Specific Tasks and Level of Effort

1. *Travel to the DR and meet with key representatives of USAID, Government of the DR, and the private sector to flesh out goals and objectives of the study tour, expectations, and timetable.* Define profile of appropriate participant for the tour and work with USAID in identifying appropriate persons to attend. A total of three working days, including travel time, has been allocated for this purpose.
2. *Design technical content, agenda and itinerary for the study tour.* This includes confirming appropriateness of proposed destination country, identifying possible sites, organizations and individuals who should meet with study tour participants, developing itinerary and program,

identifying any local partners that should participate in the program, etc. The study tour leader will be assisted in finalizing the logistical arrangements for the study by a Chemonics Training Specialist. A total of two working days has been allocated for this purpose.

3. *Prepare technical documentation for briefing book for each study tour delegate.* This includes compiling background information on key issues associated with pension reform that will be addressed by the tour, analysis of the situation regarding pension reform in each destination country and comparing relevance, appropriateness to the DR situation, among other information required to brief delegates on the tour. The study tour leader will work closely with the Chemonics Training Specialist in the preparation of this information. A total of three working days has been allocated for this purpose.
4. *Travel to the DR immediately prior to the study tour to participate in pre-departure orientation.* This will include preparing and delivering a technical briefing on the topic to be covered by the study tour, and reviewing the technical program. As required, make final adjustments to the tour at that time. A total of two working days has been allotted for this purpose.
5. *Lead the study tour.* This includes overseeing the tour's progress, directing or facilitating the meetings to maintain the proper technical focus. As required, help obtain written materials and resources for the delegates. Serve as a link between the delegates and the hosts, providing sensitivity to cultural differences, issues and approaches. Lead periodic debriefing meetings, usually at the end of the day, to evaluate outcome of the day's events, applicability of the information received to the DR situation, and to respond to any questions or proposed changes in the tour. The study tour leader will work closely with the training specialist to resolve any problems that may arise. A total of eight working days have been allocated for this purpose.
6. *Return to the DR with the group and participate in formal debriefings and preparation of a final report.* A final workshop will be organized with all study tour delegates and representatives from USAID and the GODR to evaluate the results of the tour and next steps. The study tour leader will also participate in the formal evaluation of the program. The final report will be prepared focusing on results and lessons learned, who was visited, outcome, and identifying any follow-up action items as required. A total of four working days has been allocated for this purpose.

Coordination

The study tour leader will be responsible for reporting to Susanna Mudge, Chemonics project manager for this activity. She/he will coordinate closely their work with the training specialist hired to manage the logistical arrangements for the study tour. Tasks for the training specialist include:

- Arranging delegates' air travel to and from the Dominican Republic and within the destination country
- Arranging ground transportation within the destination countries

- Arranging accommodations within the destination countries
- Obtaining professional interpretation services and equipment
- Assembling and distributing pre-departure and orientation materials for delegates, and briefing packets for host country hosts.
- Calculating and distributing delegate per diem
- Arranging insurance for delegates while they are outside of their country of residence
- Creating a study tour program evaluation
- Analyzing the delegates evaluations and preparing a summary for distribution

It is assumed that a local person in the DR will be responsible for organizing the final workshop.

ANNEX B

Itinerario

ANNEX B

Itinerario

Martes, 1ro. de Junio, 1999

9:00 a.m. - 10:00 a.m.	Administrative Briefing Vivian Guerra, Administradora del Proyecto Chemonics International Inc. Oscar Amargós, Consultor, CAMPE
Lugar:	USAID Offices, Santo Domingo Leopoldo Navarro 12, esquina César Nicolás Penson Tel: (809) 221-1100
3:25 p.m.	Todos los delegados deben llegar al Aeropuerto Internacional Las Americas para chequeo de salida del vuelo internacional
5:25 p.m.	Salida de Santo Domingo hacia Santiago de Chile Vuelo de COPA # 401

Miércoles, 2 de Junio, 1999

5:10 a.m.	Llegada a Santiago de Chile Transportación: Yanguas Buses de Turismo Tel: (56-2) 228-6630 Fax: (56-2) 228-9123
Contacto:	Juaquina Martin
Hotel:	Embassy Suites Santiago Avenida Condell 40 Providencia - Santiago Tel: (56-2) 341-7575 Fax: (56-2) 269-1079
Contacto:	Reinhold Paulsen, Gerente de Venta
11:00 a.m. - 11:30 a.m.	Overview: Objetivos de la Visita y del Programa Alejandro Weinstein Embassy Suites Santiago Sala de Reunión Quillay Avenida Condell 40 Providencia - Santiago, Chile

12:00 p.m. - 1:30 p.m.

Presentación sobre los Sistemas AFP

Juan Ariztia, ex-Superintendente de AFP
Embassy Suites Santiago
Sala de Reunión Quillay
Avenida Condell 40
Providencia - Santiago, Chile

Contacto:

Patricia Rogers, Secretaria
Tel: (56-2) 234-4359
Fax: (56-2) 234-2722

AFP — Administradora de Fondos de Pensiones. Son sociedades anónimas cuyo giro único y exclusivo es administrar los aportes previsionales de sus afiliados, buscando la máxima seguridad y rentabilidad para sus ahorros, con el fin de otorgar las prestaciones y beneficios que establece la ley.

1:45 p.m. - 3:15 p.m.

Comida - Reunión
Presentación sobre la Asociación de AFP
Francisco Margozzini, Gerente General
Embassy Suites Santiago
Sala de Reunión Quillay
Avenida Condell 40
Providencia - Santiago, Chile

Contacto:

Paulina Ramos, Secretaria
Tel: (56-2) 381-1717
Fax: (56-2) 381-1721

3:15 p.m.

Reunirse en el Lobby del hotel para salir hacia la reunión con el Subsecretario de Previsión Social

4:00 p.m. - 5:30 p.m.

Subsecretaría de Previsión Social
Patricio Tombolini Véliz, Subsecretario de Previsión Social
Ministerio de Trabajo y Previsión Social
Calle Huérfanos 1273, Piso 5
Santiago, Chile

Contacto:

Verónica León, Abogada Asesora
Tel: (56-2) 695-6891 ó 696-0913
Fax: (56-2) 696-6297

Subsecretaría de Previsión Social es parte de la estructura organizativa del Ministerio de Trabajo y Previsión Social.

5:30 p.m.

Salida hacia el Instituto de Normalización Previsional (INP)

6:00 p.m. - 7:15 p.m.	Instituto de Normalización Previsional (INP) Jorge Norambuena, Director Alameda Libertador Bernardo O'Higgins No. 1353, Piso 6 Santiago, Chile
Contacto:	Guillermo Garrido Estuardo Jefe de Gabinete, Subrogante Tel: (56-2) 699-3877 ó 3874 Fax: (56-2) 699-4256
Jueves, 3 de Junio, 1999	Día de fiesta en Chile - Corpus Cristi
9:00 a.m. - 10:30 a.m.	Presentación de la Experiencia de Bolivia Alberto Bonadona Embassy Suites Santiago Sala de Reunión Quillay Avenida Condell 40 Providencia - Santiago, Chile
9:00 a.m. - 9:30 a.m.	10 Parte: Breve análisis del Sistema de Reparto y su funcionamiento en Bolivia - Problemas confrontados - Transición al nuevo sistema
9:30 a.m. - 9:50 a.m.	Preguntas sobre la exposición
9:50 a.m. - 10:00 a.m.	Descanso
10:00 a.m. - 11:00 a.m.	20 Parte: Explicación de las bases del Sistema de Capitalización Individual boliviano - Características principales - Actual funcionamiento - Comparación con otros países latinoamericanos
11:00 a.m. - 11:20 a.m.	Preguntas sobre la exposición
11:20 a.m. - 11:30 a.m.	Descanso
11:30 a.m. - 12:30 p.m.	30 Parte: La implantación del nuevo sistema en Bolivia - Problemas confrontados - Vías adoptadas para evitar confrontaciones sociales - La formación de la Superintendencia boliviana: primera y segunda etapas - Problemas pendientes y perspectivas.

12:30 p.m. - 1:00 p.m.	Preguntas sobre la exposición
1:00 p.m. - 2:30 p.m.	Comida
2:30 p.m. - 5:00 p.m.	Reunión de análisis: A. Bonadona y A. Weinstein Embassy Suites Hotel Sala de Reuniones Quillay

Temas a tratar:

- Análisis y resumen de lo visto en las reuniones
- Dudas y consultas sobre el caso chileno y boliviano
- Principales aspectos a considerar en una reforma al sistema de pensiones
- Situación inicial y diagnóstico sistema existente
- Requisitos previos versus reformas simultaneas
- Situación de la República Dominicana: resultados de las Vistas Públicas y otros antecedentes a ser discutidos por la delegación
- Coherencia y consistencia
- Plan de trabajo: aspectos críticos

Viernes, 4 de Junio, 1999

9:00 a.m. Salida del hotel hacia la reunión con Superintendencia de AFP

9:45 a.m. - 11:15 a.m. Superintendencia de Administradoras de Fondos de Pensiones (SAFP)
Julio Bustamante Jerald, Superintendente de AFP
Ministerio de Trabajo y Previsión Social
Calle Huérfanos 1273, Piso 8
Santiago, Chile

Contacto:
Verónica León, Abogada Asesora
Tel: (56-2) 617-4761
Fax: (56-2) 696-6267

Superintendencia de Administradoras de Fondos de Pensiones (SAFP) es la autoridad técnica de supervigilancia y control de las Administradoras de Fondos de Pensiones. Es una institución con patrimonio propio, que se financia con recursos estatales.

11:15 a.m. Partir desde la Superintendencia de AFP hacia AFP Cuprum

11:30 a.m. - 12:30 p.m. AFP Cuprum S.A.
Manual Antonio Tocornal, Gerente General
Bandera 236
Sala de Capacitación, Piso 6
Santiago, Chile

Contacto: Verónica Saavedra, Secretaria
 Tel: (56-2) 672-7241
 Fax: (56-2) 688-1643

AFP CUPRUM es una Aministradora de Fondos de Pensiones que nació en 1981, con el nuevo Sistema Previsional, gracias a la iniciativa de los trabajadores de Codelco, concentrándose sus afiliados en los sectores mineros durante los primeros años. Hoy abarca todos sectores laborales del país. Tiene mas de 370 mil afiliados.

12:30 p.m.	Salida hacia AFP Provida, S.A.
1:00 p.m. - 2:30 p.m.	AFP Provida, S.A. Gustavo Alcalde L., Gerente General, AFP Provida, S.A. Leonardo Jorquera, Gerente General, Provida Internacional Pedro de Valdivia 100, Piso 1 (Auditorio) Santiago, Chile

Contacto: Sofia Barcelo, Secretaria
 Vicki Mendez, Secretaria
 Tel: (56-2) 363-1200
 Fax: (56-2) 363-1993 ó 1928

AFP PROVIDA es una administradora de Fondos de Pensiones que surgió con el nuevo sistema previsional en 1998, con presencia en todo el territorio Chileno, y varios países de Latinoamérica (Perú, Colombia, Ecuador, México).

2:30 p.m. - 3:30 p.m.	Comida
3:30 p.m.	Salida hacia la Superintendencia de Seguridad Social
4:00 p.m. - 6:00 p.m.	Superintendencia de Seguridad Social Luis Orlandini Molina, Superintendente de Seguridad Social Ministerio de Trabajo y Previsión Social Calle Huérfanos 1273, Piso 6 Santiago, Chile

Contacto: Verónica León, Abogada Asesora
 Tel: (56-2) 617-4761
 Fax: (56-2) 696-6267

Sábado, 5 de Junio, 1999

Día libre

10:00 a.m. - 2:00 p.m.	Tour en la ciudad (Opcional)
7:00 p.m.	Entrega de la habitación del hotel y marchar al aeropuerto
8:00 p.m.	Registro en el aeropuerto de Santiago
10:00 p.m.	Salida de Santiago en Lan Chile S.A. vuelo # 582 hacia Ciudad México

Domingo, 6 de Junio, 1999

5:05 a.m.	Llegada a Cancún
7:30 a.m.	Salida de Cancún en Mexicana de Aviación vuelo # 340
9:45 a.m.	Llegada a Ciudad México

Servicio de transporte terrestre se encontrará con la delegación en el área de recogida de equipaje (portará un letrero).

Transporte: Gray Line Turimex de Westin Galeria Plaza

Hotel: Westin Galeria Plaza
Hamburg 195
México, D.F., 06600
Tel: (52-5) 230-1717
Fax: (52-5) 207-5867

Contacto: Denisse Ramírez, Gerente de Ventas
Luis Alberto Aldrete, Grupos y Convenciones

Día libre

Lunes, 7 de Junio, 1999

8:45 a.m. Salida del hotel para reunión en la Comisión Nacional del Sistema del Ahorro para el Retiro (CONSAR)
Camino a Santa Teresa # 1040, Piso 8
Colonia Jardines en la Montaña
Delegación Tlalpan
México, D.F., C.P. 14210

Contacto: Mónica Rodríguez, Secretaria de Consar
Tel: (52-5) 630-9604 y 05
Fax: (52-5) 644-8419

9:30 a.m. - 11:00 a.m.	CONSAR Lic. Salvador Alonso y Caloca, Vicepresidencia de Planeación Situación del Antiguo Sistema al momento de la Reforma Diagnóstico Diseño del Nuevo Sistema y principales innovaciones respecto de los sistemas de otros países
11:00 a.m. - 12:30 p.m.	CONSAR Lic. Jaime García Jiménez, Vicepresidencia de Operación Garantías que provee el Nuevo Sistema Requisitos para las Afores participantes Supervisión de las Afores:) En qué consiste y cómo se realiza?
12:30 p.m. - 1:00 p.m.	CONSAR Lic. Salvador Alonso y Caloca, Vicepresidencia de Planeación Lic. Jaime García Jiménez, Vicepresidencia de Operación Conclusiones y Resultados esperados de la Reforma

CONSAR — Comisión Nacional del Sistema de Ahorro para el Retiro es responsable de regular y supervisar las operaciones de las entidades financieras que participan en el nuevo sistema de pensiones de México denominadas Administradoras de Fondos para el Retiro (AFORES). Es un órgano administrativo descentrado de la Secretaría de Hacienda y Crédito Público.

1:00 p.m.	Salida hacia la comida
2:00 p.m.	Invitación a la comida - presentación por parte del Senador Samuel Aguilar Solis, Secretario de la Comisión de Seguridad Social

Otros invitados especiales:

La Presidenta de la Gran Comisión del Senado de la República
 El Secretario de la Gran Comisión del Senado de la República
 Un grupo de Senadores conocedores de la Reforma a la Seguridad Social en México
 Lic. Salvador Alonso y Caloca
 Vicepresidencia de Planeación, CONSAR
 Lic. Jaime García Jiménez
 Vicepresidencia de Operación CONSAR

Lugar: Comedor de la Calle de Donceles #14
 Colonia Centro, Delegación Cuauhtemoc
 México, D.F.

Contacto: Cecilia Robles
 Secretaría Técnica del Senado
 Tel: (52-5) 130-2200, ext.6223
 Fax: (52-5) 130-2200 ext.6223

4:45 p.m. Salida para la reunión en el Instituto Mexicano del Seguro Social (IMSS)

5:30 p.m. - 7:00 p.m. Instituto Mexicano del Seguro Social (IMSS)
Lic. Genaro Borrego E., Director General
Melchor Ocampo 479, Piso 13
Colonia Nueva Anzures
Delegación Miguel Hidalgo
México, D.F., C.P. 11590

Contacto: Alberto Ulloa
Tel/Fax: (52-5) 625-1271
Nicolás Díaz, Asistente Particular
Tel: (52-5) 211-1525 ó 4728
Fax: (52-5) 211-2623

IMSS—Instituto Mexicano de Seguro Social. Tiene 53 años de fundado, y a partir de 1997 opera bajo el mando de la Nueva Ley del Seguro Social.

Martes, 8 de Junio, 1999

8:45 a.m. Salida del hotel para reunión en el IMSS - las reuniones de la mañana será en las oficinas del IMSS
Melchor Ocampo 479, Piso 8
Colonia Nueva Anzures
Delegación Miguel Hidalgo
México, D.F., C.P. 11590

Contacto: Lic. Kirsten Fink
Tel: (52-5) 727-2823
Fax: (52-5) 625-1218

9:30 a.m. - 10:30 a.m. IMSS
Dr. Gabriel Martínez, Director de Planeación y Finanzas

10:30 a.m. Descanso

10:45 a.m. - 11:30 a.m. IMSS
Dr. Eduardo González Pier, Coordinador de Planeación

11:30 a.m. Salida del IMSS para la reunión con Procesar

12:30 p.m. - 2:00 p.m.	Procesar, S.A. Pier Parmentier, Director General Insurgentes Sur No. 1605, Piso 27 Torre Norte México, D.F.
Contacto:	Cecilia López, Secretaria Tel: (52-5) 480-3610 ó 1605 Fax: (52-5) 480-3606
PROCESAR, S.A. es la empresa privada que procesa el banco de información único de cuentas individuales. Esta es una característica que diferencia al sistema mexicano del sistema de los otros países que han reformado. Los socios de esta empresa son las propias AFORES.	
2:00 p.m.	Salida hacia Afore Bancomer
2:30 p.m. - 4:45 p.m.	Afore Bancomer: Comida y Presentación Bienvenida por Ing. Ralf Peters Castilla, Director General Centro Bancomer Av. Universidad No. 1200, Piso 2, Salón Alcancías México, D.F.
3:00 p.m. - 3:20 p.m.	Administración de Inversiones de los Fondos de Retiro Sr. Alfonso Suárez Araiza, Director de Operación Bursátil
3:20 p.m. - 3:40 p.m.	Administración de las Cuenta Individuales Ing. Daniel Oliva Becerra, Director de Operaciones
3:40 p.m. - 4:00 p.m.	Servicios prestados a los trabajadores cotizantes al sistema Ing. Alonso Padilla Mariscal, Director Comercial
4:00 p.m. - 4:20 p.m.	Características y Consistencia de las demás prestaciones de Seguridad Social con el nuevo sistema de pensiones Ing. Francisco Colín Ortega Director General de Pensiones Bancomer
4:40 p.m. - 4:40 p.m.	Principales innovaciones respecto de los sistemas de otros países y adaptaciones a la realidad mexicana Lic. Sergio Castañeda Cortés, Contralor Normativo
Contacto:	Lic. Sergio Castañeda Cortés, Contralor Normativo Tel: (52-5) 480-7008 y 7012 Fax: (52-5) 480-7153
4:45 p.m.	Salida hacia AMAfore

5:00 p.m. - 6:30 p.m. Retiro A.C. (AMAFore)	Asociación Mexicana de Administradoras de Fondos para el Lic. José Alfredo Reynoso, Director General Santa Catalina No. 118, Col. Insurgentes San Borja Delegación Benito Juárez México, D.F., C.P. 03100
Contacto:	Alma Rosa Márquez Ríos, Secretaria Tel: (52-5) 543-2714 Fax: (52-5) 543-2736
6:30 p.m.	Regresa al hotel
8:00 p.m.	Reunirse en el Lobby del hotel para salir hacia la cena
8:30 p.m.	Cena reunión con: Lic. María Elvira Contreras Saucedo, Secretaria General del CIESS Dr. Luis José Martínez Villalba, Director del CIESS Dr. Guillermo Fajardo Ortiz, Coordinador Académico de CIESS C.P. Leticia F. Treviño Saucedo, Titular de la División de Actuaría y Planeación Financiera del CIESS
Lugar:	Fonda de Santa Clara Sur Av. San Jerónimo No. 775 Col. San Jerónimo Lídice México, D.F., C.P. 10200
Contacto:	Capitán Marcelo Monterosas, Gerente de Eventos Tel: (52-5) 683-0730 Fax: (52-5) 683-2642
Miércoles, 9 de Junio, 1999	
8:30 a.m.- 10:30 a.m.	Sesión de trabajo final Evaluaciones Alejandro Weinstein Sala de Reunión del Hotel Westin Galeria Plaza
12:00 p.m.	Entrega habitaciones del hotel y entrega equipaje al autobús

12:30 p.m. Salida hacia el aeropuerto
1:15 p.m. Registrarse en el aeropuerto de Ciudad México
3:15 p.m. Salir desde Ciudad México en el vuelo de Copa #211 hacia
Santo Domingo vía Panama City/Lima
10:40 p.m. Llegada a Santo Domingo

ANNEX C**Motivación y Objetivos del Viaje**

ANNEX C

Motivación y Objetivos del Viaje

Ámbito del análisis

Se ha recomendado concentrar el alcance del viaje al estudio de los Sistemas de Pensiones como una forma de aumentar la efectividad de los esfuerzos a sólo un campo de la Seguridad Social (SS). Por lo tanto, no se visitarán instituciones o personas relacionadas con otros aspectos de la SS, tales como Salud, Enfermedades y Accidentes del Trabajo, subsidios de desempleo, etc.

Países elegidos: Chile (incluye Bolivia) y México

Razones

Chile

El nuevo sistema de pensiones lleva 19 años de operaciones (comenzó en 1981). Por lo tanto, es un sistema relativamente maduro, el de mayor antigüedad en América Latina basado es un esquema de capitalización individual de los fondos, a diferencia del sistema tradicional de la SS que opera, en la mayoría de los países, bajo un arreglo de reparto (“pay as you go”).

Principales objetivos de la visita

Apreciar los resultados obtenidos por el nuevo sistema en los siguientes aspectos:

Relativos a la SS propiamente tal

- Fondos de Pensiones acumulados
- Pensiones pagadas por el sistema → comparación sistema nuevo vs. antiguo
- Supervisión y regulación del sistema
- Operación del sistema → costos, calidad de servicio, participación del sector privado, etc.
- Beneficios contemplados y su esquema de financiamiento
- Perspectivas
- Problemas experimentados → principales modificaciones a futuro o en estudio

Relativos a la reforma implementada

- Situación del antiguo sistema de reparto
- Razones para adoptar un esquema de capitalización individual
- Estrategia seguida con el sistema antiguo → la transición → financiamiento y definiciones administrativas

Consecuencias globales sobre la economía

- Impactos en el mercado del trabajo
- Impacto macroeconómico → ahorro nacional, eficiencia en la intermediación de recursos, efectos en las tasas de interés y disponibilidad de recursos de largo plazo, otras repercusiones macro
- Impacto en el mercado de capitales → impacto en la dimensión del mercado (profundidad), coherencia en la normativa, impactos relativos a los distintos agentes (Bancos comerciales, Bolsas de Valores, Banco Central, autoridad supervisora)
- Impactos generales → efectos específicos tales como en el mercado de la vivienda, posibilidades de financiamiento de empresas, fomento de la inversión productiva, etc.

Bolivia

Si bien por razones de tiempo no es posible que la delegación de la República Dominicana (RD) visite Bolivia, se ha estimado de gran interés que un experto de ese país se traslade a Chile, cuando la delegación Dominicana esté allá y haga una presentación sobre la reforma al sistema de pensiones de Bolivia.

Se estima que Bolivia tiene varios aspectos de especial interés para la RD, tales como su menor nivel de ingreso respecto de Chile, un alto porcentaje de su fuerza de trabajo que opera en la informalidad, una mayor proporción de población rural y, en general, el hecho de ser un país pequeño (8 millones de habitantes, aproximadamente.).

En particular sería de interés conocer los siguientes aspectos:

- Historia de la reforma → trayectoria de la reforma en sus aspectos legislativos y técnicos, consenso y negociaciones políticas
- Explicación del sistema boliviano (beneficios, financiamiento, cobertura, etc.) → principales diferencias con el sistema chileno y sus razones, estructura normativa del sistema, capacidad fiscalizadora de la autoridad, etc.

- Estrategia seguida con el sistema antiguo → financiamiento de la transición, complementación o exclusión de los sistemas nuevo y antiguo, definiciones administrativas
- Resultados logrados a la fecha → aspectos positivos y problemas experimentados
- Perspectivas → probables cambios a futuro, lecciones aprendidas

México

México ha sido uno de los países que más recientemente ha implementado una reforma estructural a su sistema de pensiones. Esta reforma es una segunda iniciativa luego de una anterior de menor envergadura que no dio los resultados esperados y que tuvo algunos problemas.

Se estima de gran utilidad el conocimiento de la experiencia mexicana debido a la mayor cercanía cultural y geográfica con la RD y, en particular, porque su sistema de SS tendría mayores similitudes y ‘ascendencia’ sobre el sistema Dominicano.

A diferencia de los casos chileno y boliviano, el principal motivo de visitar México consiste en entender el proceso de la reforma, en particular los esquemas usados para llegar a los acuerdos y consensos necesarios. También, y al igual que para Bolivia, es de interés conocer las razones y argumentos que se usaron para definir las características del sistema, tales como respetar la institucionalidad vigente, incorporar mejoras respecto del sistema chileno o de otros países, aspectos logrados por acuerdos entre las partes, u otros motivos. Son de especial relevancia los elementos que lo diferencian del caso chileno y las razones de dichas variaciones.

De acuerdo con lo expresado, los objetivos de la visita podrían resumirse como sigue, sin perjuicio de profundizar en algunos de los mismos aspectos mencionados para Chile y Bolivia.

Características del sistema de pensiones

- Situación del sistema antiguo al momento de la reforma, diagnóstico efectuado
- Complementación y/o exclusión del sistema nuevo con el sistema antiguo
- Aspectos innovadores, propios del sistema mexicano. Razones y elementos que aconsejaron su adopción

Historia del proceso de reforma

- Definición de los equipos de estudio
- Papel de los principales involucrados: Estado, sector privado, trabajadores
- Acuerdos alcanzados, negociaciones políticas y técnicas

Resultados esperados de la reforma, proyecciones

Principios y Fundamentos para la Modernización de la Seguridad Social en Chile¹

Respecto de la Seguridad Social (SS) tradicional, en Chile se adoptaron las siguientes definiciones

1. Principios

1.1. Universalidad

Subjetiva: → Proteger a toda la población con programas en dos niveles
- Los que tienen ingresos medios y altos
- Los que tienen bajos ingresos y requieren apoyo del Estado

Objetiva: → Mantener el mismo tipo de beneficios y prestaciones que existían antes de las reformas

1.2. Suficiencia

La protección de la SS debe ser suficiente para cubrir las necesidades de cada programa o beneficio

- Cobertura básica obligatoria
- Cobertura adicional voluntaria

1.3. Solidaridad en la Base

El apoyo a los sectores de menores ingresos es responsabilidad directa del Estado, el que financia los beneficios con recursos propios (tributarios) y no de los regímenes de la SS.

1.4. Unidad

Enfoque en los resultados buscados → Integrar instituciones de la SS a la realidad económica nacional, no mantener entidades aisladas.

¹ Resumido de ‘Modernización de la Seguridad Social en Chile’, Tercera Edición CIEDESS, Santiago, 1996.

2. Fundamentos de la Reforma

2.1. Administración privada

2.2. Libertad de elección

2.3. Descentralización de los programas

2.4. Rol Subsidiario del Estado

Mapa de la Seguridad Social en Chile

Prestaciones y Beneficios		Entidades Gestoras	
		Privadas	Públicas
Pensiones	Invalidez Vejez Sobrevivencia	AFP (1) Compañías de Seguros de Vida (CSV) (2)	INP (Instituto de Normalización Previsional)
Salud	Prevención y Curación	ISAPRE (3)	Servicios de Salud (4) FONASA (5)
	Subsidios de Incapacidad Laboral	ISAPRE CCAF (6)	Servicios de Salud
	Accidentes del Trabajo	Mutualidades (7)	INP
Prestaciones Familiares	Asignación Familiar	CCAF	INP
	Subsidios Maternales Reposo Hijo Menor	ISAPRE CCAF	Servicios de Salud
	Otros Beneficios	CCAF	INP
Desempleo	Subsidios de Cesantía	CCAF	INP
Otros Beneficios Asistenciales	Alimentación Escolar y Pre-Escolar		JUNJI (8) JUNAEB (9)
	Atención a Menores en Situación Irregular		SENAMÉ (10)
Educación	Básica Media Especial Adultos	Establecimientos Educacionales Subvencionados Establ. Particulares	Establecimientos Educacionales Municipales
Crédito	Crédito Social	CCAF	
Capacitación	Programas a Empresas	OTE (11) OTIR (12)	SENCE (13)
	Programas de Becas Programas Específicos		SENCE
Vivienda	Subsidio Habitacional	Corporaciones Privadas AFV (14)	SERVIU (15)
Deporte y Recreación	Escolar Popular		DIGEDER (16)

(1) AFP: Administradora de Fondos de Pensiones

(2) CSV: No incluye 'Seguros Generales'

(3) ISAPRE: Institución de Salud Previsional (Seguro Médico privado)

(4) Servicios de Salud: Administran Hospitales y centros de atención estatales

(5) FONASA: Fondo Nacional de Salud. Entidad financiera de la Salud Estatal

(6) CCAF: Caja de Compensación de Asignación Familiar

(7) Mutualidades de Empleadores: Entidades aseguradoras de riesgos del trabajo

(8) JUNJI: Junta Nacional de Jardines Infantiles

(9) JUNAEB: Junta Nacional de Auxilio Escolar y Becas

(10) SENAMÉ: Servicio Nacional de Menores

(11) OTE: Organismos Técnicos de Ejecución de Capacitación

(12) OTIR: Organismos Técnicos Intermedios de Capacitación

(13) SENCE: Servicio Nacional de Capacitación y Empleo

(14) AFV: Administradoras de Fondos para la Vivienda

(15) SERVIU: Servicio de Vivienda y Urbanismo

(16) DIGEDER: Dirección General de Deportes y Recreación

Estadísticas de la Seguridad Social Chilena

Cobertura de la Fuerza de Trabajo

Población Total Chile	14.821.700	Estimación al 30 Junio 98
Fuerza de Trabajo	5.700.000	Estimación promedio 1998

Cobertura en Pensiones

Afiliados a AFP	5.888.720	Personas a Oct.98 (Incluye todos los que cotizaron alguna vez al sistema y que no están pensionados, pero que no necesariamente cotizan actualmente)
Cotizantes a AFP	3.203.746	Personas a Oct.98 (Afiliados que cotizaron ese mes)
Cotiz. Sistema Antiguo	400.000-500.000	Personas (Estimación propia. No existen estadísticas disponibles. Incluye cotizantes al sistema antiguo (reparto) y de las Fuerzas Armadas y Policía)
Total Pensiones		3,6 a 3,7 millones de personas

Cobertura en Salud

Cotizantes a ISAPRE	1.621.018 Personas a Dic.98
Cotiz. a Salud Estatal	N/a

Cobertura en Riesgos Laborales

Empresas afiliadas a Mutuales	75.959 (Promedio Ene.-Jun.98)
Trabajadores protegidos por Mutuales	2.666.363 (Promedio Ene.-Jun.98)
Trabajadores protegidos por el INP	2.500.421 (Promedio 1996)
Trabajadores protegidos en otras entidades	1.274.032 (Promedio 1996)
Total trabajadores protegidos	35.442 (Promedio Ene.-Jun.98)
	Cerca de 4 millones de personas

Afiliación de Empresas a CCAF

Empresas afiliadas	62.106 (Promedio Ene.-Jun.98)
Trabajadores cubiertos	2.365.144 (Promedio Ene.-Jun.98)

Pensiones otorgadas por la Seguridad Social

Pensiones pagadas por el Sistema de AFP (Al 30.Sep.98)

Tipo de Pensión	Nº Pensiones	Monto Promedio (US\$)
Vejez por Edad	69.628	180 (Hombres:65, Mujeres: 60
Vejez Anticipada	105.301	280
Invalidez Total	19.694	260
Invalidez Parcial	1.755	210
Viudez	40.862	140
Orfandad	41.559	50
Otras	3.958	70
Total	282.757	200

Observaciones

Remuneración promedio imponible a las AFP:	US\$ 555 (Jornada completa)
Remuneración mínima imponible (excl. excepciones):	US\$ 170 (Jornada completa)
Pensión mínima a menores de 70 años:	US\$ 115 (Titular de pensión)
Pensión mínima a mayores de 70 años:	US\$ 130 (Titular de pensión)

Pensiones pagadas por el Sistema Antiguo (Promedio Ene.-Jun.98)

Tipo de Pensión	Nº Pensiones	Monto Promedio (US\$)
Antigüedad	101.593	400
Vejez	303.806	150
Invalidez	134.749	200
Otras Jubilaciones	27.332	360
Viudez	227.085	120
Orfandad	44.438	70
Otras Sobrevida	9.962	65
Otras	269	40
Total	849.234	180

Entidad Pagadora de Pensión

Pagadas por el INP	849.234	180
De Uniformados	134.481	575
Otras Entidades	5.513	160
Total	989.226	235

Pensiones sin requisito contributivo (asistenciales)
(Promedio Ene.-Jun.98)

Tipo de Pensión	Nº Pensiones	Monto Promedio (US\$)
Vejez	161.793	50
Invalidez	181.472	50
Reparación	4.080	155
		(Por familiares desaparecidos)
Exonerados Políticos	8.939	220
Otras (Regionales)	5.820	n/d
TOTAL	362.104	55

Pensiones por Riesgos Laborales
(Promedio Ene.-Jun.98)

Tipo de Pensión	Nº Pensiones	Monto Promedio (US\$)
Invalidez parcial	10.547	210
Invalidez total	2.464	280
Gran invalidez	369	310
Viudez	10.315	115
Orfandad	7.367	50
Asistencial	561	90
Otras	10	70
TOTAL	31.633	150

Entidad Pagadora de Pensión

Pagadas por el INP	15.592	160
Por Mutualidades	16.041	130
TOTAL	31.633	150

Tasas de Cotización a la Seguridad Social Chilena

Cotizaciones del Trabajador

Para pensiones de vejez	10 % del sueldo (FP de cada AFP)
Seguro invalidez y sobrevivencia	2,36 % a 2,95 % (Según cada AFP)
Total aportes a AFP	12,5 % del sueldo (aproximado)
Sistema de Reparto	25,24 % ó 28,24 % (Según Caja de destino)
Seguro de salud	7 % (se permiten aportes adicionales según decisión del trabajador)
Total aportes del trabajador AFP	19,5 % del sueldo (aproximado)
Total aportes trabajador Reparto	33,7 % del sueldo (aproximado)

Cotizaciones del Empleador

Seguro Riesgos Laborales	Tasa Base: 0,95 % del sueldo + Prima por riesgo 0 % a 3,55 % según actividad y siniestralidad Tasa promedio: 1,9% (1996)
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Total Cotizaciones

Trabajador afiliado a AFP	21,5 % del sueldo (aproximado)
Trabajador afiliado a Reparto	35,7 % del sueldo (aproximado)

Estadísticas de la Seguridad Social Mexicana

Cobertura de la Población Económicamente Activa (PEA)

Población Total	97.150.000	Estimación para 1997
Población Económica Activa	37.300.000	Estimación para 1997

Cobertura en Pensiones

Asegurados al IMSS	12.722.000	Estimación para 1997
Asegurados al ISSSTE	2.205.000	Estimación para 1997
Asegurados a Otras Instituciones	2.500.000	Estimación para 1997
Total Asegurados	17.427.000	

Notas: Incluye asegurados permanentes y eventuales

IMSS = Instituto Mexicano del Seguro Social

ISSSTE = Instituto de Seguridad y Servicios Sociales de los Trabajadores del Estado

Pensiones otorgadas por la Seguridad Social

Pensiones del IMSS	1.719.000	Estimación para 1997
Pensiones del ISSSTE	318.000	Estimación para 1997
Pensiones de Otras Instituciones	n/d	
Total Pensionados	2.037.000	

Fuentes:

1. 'Extensión de Beneficios de la Seguridad Social al Sector Informal' del Act. Carlos Lozano Nathal. XVIII Asamblea General de la Conferencia Interamericana de Seguridad Social, Santiago de Chile, noviembre 1998.
2. 'Una mirada al sistema de pensiones privado el SAR y la industria financiera de las AFOR' de Odilia Ulloa Padilla, en 'La Seguridad Social. Reformas y retos' México, febrero 1999. Berenice P. Ramírez López (Coordinadora).

Tasas de Cotización a la Seguridad Social Mexicana

Cotizaciones al IMSS y a Infonavit (1) (En % del Salario Base de Cotización)

Prestación	% Trabajador	% Empleador	% Estado	% Total
Enfermedades y Maternidad	1,000 %	7,750%	4,750%	13,5%
Riesgos de Trabajo (2)	—	2,000%	—	2,0%
Pensiones (3)	1,750	6,900%	0,350% + C. Fija (4) =2,550%	9,0% + C. Fija = 11.2%
Gastos Médicos Pensionados	0,375 %	1,050 %	0,075 %	1,5 %
Guarderías y Prestaciones Soc.	—	1,000 %	—	1,0 %
Total Cotizaciones al IMSS	3,125 %	18,700 %	5,175 % + C. Fija = 7,375%	27,0 % + C. Fija = 29,2%
Recursos traspasados a AFORES				6,5% + C. Fija = 8,7%
Cotizaciones a Infonavit (5)	—	5,000%	—	5,0%
Total Cotizaciones	3,125 %	23,700 %	5,175 % + C. Fija = 7,375%	32,0% + C. Fija = 34,2%
Subtotal Trabajadores + Empleador	26,825%			

(1) Infonavit = Instituto del Fondo Nacional para la Vivienda de los Trabajadores

(2) Rango en función de la siniestralidad de cada empresa con un mínimo de un 0,25 % y un máximo de 15 %.

(3) Incluye seguros de Invalidez, Vida, Cesantía en Edad Avanzada y Vejez, más el SAR (Sistema de Ahorro para el Retiro, 2 % de cargo del Empleador)

(4) Cuota Fija equivalente a un 5,5 % del Salario Mínimo del Distrito Federal (D.F.), reajustable por el INPC cada tres meses. Se estima que dicha cuota podría representar un 2,2 % del Salario Medio. En la medida que el salario medio de cotización suba, por sobre la inflación, la Cuota Fija disminuirá en % de éste.

(5) En caso de no ser utilizados, los fondos acumulados en el Infonavit también pueden ser usados para pensiones.

Cotizaciones al ISSSTE y a Fovissste (1) (En % del Salario Base de Cotización)

Prestación	% Trabajador	% Estado	% Total
Enfermedades y Maternidad	2,75 %	6,75 %	9,50 %
Riesgos de Trabajo	---	0,25 %	0,25 %
Pensiones (2)	3,50 %	3,50 %	7,00 %
SAR (Ahorro para Retiro)	---	2,00 %	2,00 %
Prestaciones varias (3)	0,50 %	0,50 %	1,00 %
Préstamos a corto y mediano plazo	0,50 %	0,50 %	1,00 %
Total Cotizaciones al ISSSTE	7,25 %	13,50 %	20,75 %
Cotizaciones a Fovissste	---	5,00 %	5,00 %
Gasto administración Fovissste	0,75 %	1,25 %	2,00 %
Total Cotización Fovissste	0,75 %	6,25 %	7,00 %
Total Cotizaciones	8,00%	19,75%	27,75%

- 1) Fovissste = Fondo de la Vivienda del ISSSTE
- 2) Incluye seguros de jubilación, retiro por edad y tiempo de servicios, invalidez, muerte y cesantía en edad avanzada, más la indemnización global.
- 3) Incluye servicios de atención para el bienestar y desarrollo infantil; integrales de retiro a jubilados y pensionistas; servicios turísticos; promociones culturales, de preparación técnica, fomento deportivo y de recreación y servicios funerarios

Fuentes:

1. 'Instituto Mexicano del Seguro Social. Nuevo Esquema de Financiamiento' del Act. Carlos J. Soto Pérez. XVIII Asamblea General de la Conferencia Interamericana de Seguridad Social, Santiago de Chile, noviembre 1998.
2. 'Una mirada al sistema de pensiones privado el SAR y la industria financiera de las AFORE' de Odilia Ulloa Padilla, en 'La Seguridad Social. Reformas y retos' México, febrero 1999. Berenice P. Ramírez López (Coordinadora).
3. 'Las AFORES y el mercado financiero retos y estrategias de inversión' de Leticia Felicidad Treviño Saucedo, en 'La Seguridad Social. Reformas y retos' México, febrero 1999. Berenice P. Ramírez López (Coordinadora).
4. 'La reforma del seguro de riesgos del trabajo en México' de Rocío Santoyo-Vistrain y Héctor Ogaz Pierce, en 'La Seguridad Social. Reformas y retos' México, febrero 1999. Berenice P. Ramírez López (Coordinadora).
5. 'La reforma al sistema de pensiones el caso mexicano' de Carlos Sales Sarrapy, Fernando Solís Soberón y Alejandro Villagómez Amézcua, en la Gaceta de Economía (Suplemento), ITAM Primavera 1997 'La reforma a la Seguridad Social en México'
6. 'México: la reforma al sistema de pensiones' de Luis Cerdá González, y Gloria Grandolini, en la Gaceta de Economía (Suplemento), ITAM Primavera 1997 'La reforma a la Seguridad Social en México'

ANNEX D

Información Sobre los Delegados

ANNEX D

Información Sobre los Delegados

El Sr. Rafael Angel Franjul Troncoso es Diputado del Congreso de la República para el período 1998-2002. Representa al municipio de Baní, provincia Peravia. El Sr. Franjul Troncoso también es Médico Cirujano. Forma parte del Consejo de Directores de la Asociación Peravia de Ahorros y Préstamos. Habla el idioma inglés.

La Sra. Nieves Altagracia Castro Cruz es Secretaria General Adjunta de UNFEORAD y Secretaria del Area de la Mujer de la Confederación Nacional Trabajadores Dominicanos (CNTD). La Sra. Castro es Enfermera. Tiene particular interés en temas relacionados con la mujer trabajadora.

El Sr. Clodomiro Chávez Tineo es Diputado del Congreso de la República por el Distrito Nacional para el período 1998-2002.

El Sr. Iván Amilkar Rondón Sánchez es Senador del Congreso de la República para el período 1998-2002. Representa a la provincia de Hato Mayor. El Sr. Rondón es Licenciado en Ciencias Comerciales y Finanzas. Asistió al College New York/Columbia University. Habla el idioma inglés.

El Sr. Leonardo Cadena Medina es Diputado del Congreso de la República para el período 1998-2002. Representa al municipio de Baní, provincia Peravia.

El Sr. Jose Emeterio Hazim Frappier es Senador del Congreso de la República. Representa a la provincia de San Pedro de Macoris. El Sr. Hazim es Doctor en Medicina y actualmente dirige la Comisión de Salud del Senado. Habla el idioma inglés.

El Sr. Domingo Enrique Martinez Reyes es Senador de la República por la provincia de La Romana. Es Abogado.

El Sr. Dagoberto Rodriguez es Senador por la Provincia Independencia para el período 1998-2002. Desempeña la función de Secretario del Senado de la República. Es Médico Anestesiólogo. Ha realizado cursos de especialización en la UNAM (IMSS) de México.

La Sra. Altagracia Ortiz es periodista y actualmente trabaja para el diario HOY de la República Dominicana.

El Sr. Juan Arismendi Diaz Santana es Economista con especialización en Economía Política, Investigación Económica y Seguridad Social. Actualmente es Asesor del Senado de la República en materia de Seguridad Social.

La Sra. Rosajilda Velez es Subsecretaria de Estado. Ejerce sus funciones en el Secretariado Técnico de la Presidencia de la República. Es Economista de profesión y tiene un Doctorado en Planificación Económica de la Universidad Autónoma de México (UNAM). Habla inglés.

El Sr. Hector Medrano es Secretario General Adjunto de la Central Nacional de Trabajadores Dominicanos (CNTD). Es miembro del Consejo de Directores del Instituto Dominicano de Seguro Social.

Staff de Apoyo

Sr. Alejandro Weinstein. Líder Técnico del Viaje de Observación. Consultor del Institute for Public-Private Partnership (IP3). El es basado en Santiago, Chile.

Sr. Luis Gonzalez, Oficial Consejero de Política Económica de la Agencia para el Desarrollo Internacional de los Estados Unidos de América, USAID/Misión de la República Dominicana.

Srta. Vivian Guerra, Administradora del Proyecto Reforma Legal e Institucional de la República Dominicana. Chemonics International Inc.

Sr. Oscar Amargós, Consultor del Centro de Apoyo a la Micro y Pequena Empresa de la Universidad INTEC, CAMPE-INTEC.

<p>Sr. Rafael Angel Franjul Troncoso, Diputado C/Mella #89, Las Maria, Bani Rep. Dominicana Tel. 522-8259, 470-7210</p>	<p>Sr. Oscar Amargós, Consultor Av. Fontainbleau F-13-D-Los Jardines del Norte Santo Domingo, Rep. Dominicana Tel (809) 328-0950 Fax (809) 540-0097 E-Mail:oac@codetel.net.do y oamargos@mail.intec.edu.do</p>
<p>Sr. Dagoberto Rodriguez, Senador Av. Anacaona #61, Apt. E1 Santo Domingo, D.N. Tel. (809) 532-5576) Fax (809) 532-5576</p>	<p>Sr. Clodomiro Chang Tineo, Diputado C/7 #8, Residencial Santo Domingo Santo Domingo, Rep. Dominicana Tel.534-1533, 535-2626 Ext.2211 Fax 534-7811</p>
<p>Sr. Leonardo Cadena Medina, Diputado C/ Maximo Gomez, Edif. 19, Apto. 202, Bani. Republica Dominicana Tel. 422-5883</p>	<p>Sra. Nieves Altadgracia Castro Cruz, Dirigente Sindical C/Jose de Jesus Ravelo #56, Villa Juana Santo Domingo, Rep. Dominicana Tel.221-2551,221-2117. Fax 682-0195 Correo electronico: cntd@codetel.net.do</p>
<p>Sr. Ivan Amilcar Rondón Sanchez, Senador C/ Juan Sanchez Ramirez#13 Gazcue Santo Domingo, Rep. Dominicana Tel 532-5561 Ext.2616, 330-2572 Fax 508-3235</p>	<p>Sr. Jose E. Hazim Frappier, Senador Km. 3 1/2, Carretera San Pedro de Macoris Santo Domingo, Rep. Dominicana. Tel. 529-3586 Fax 535-5022</p>
<p>Sr. Domingo Enrique Martinez Reyes, Senador B. Invi, La Romana Rep. Dominicana Tel. 532-5564 Fax 534-6031, 508-3030</p>	<p>Sr. Juan Arismendi Diaz Santana, Asesor del Senado C/Pablo Pumarol #3, Los Prados Santo Domingo, Rep. Dominicana Tel. (809) 565-8517 Fax (809) 565-8517 E-Mail:a.diazsantana@usa.net y a.diazsantana@codetel.net.do</p>
<p>Sra. Rosajilda Velez, Subsecretaria de Estado C/Juan Sanchez Ramirez # 21, Gazcue Santo Domingo, Rep. Dominicana Tel (809) 695-8236 Fax (809) 686-4796 E-Mail: rovelezca@hotmail.com</p>	<p>Sr. Hector Medrano C/ José de Jesús Ravelo #56 Santo Domingo, Rep. Dominicana Tel: (809) 221-2117 y 328-0575 Fax: (809) 682-0195 E.Mail: cntd@codetel.net.do</p>
<p>Sra. Altadgracia Ortiz, Periodista Correa y Cidrón, Edif. 1, Apto.B2. Honduras Santo Domingo. Tel. 508-0862. 565-4444 Ext.315. Fax 567- 2424</p>	<p>Sr. Alejandro Weisstein Andrés de Fuenzalida 9, Oficina 306 Provincia Santiago, Chile Tel: 56-2-231-9091 Fax 56-2-8164</p>
<p>Sr. Luis Gonzalez, USAID/Santo Domingo Leopoldo Navarro #12 Santo Domingo, Rep. Dominicana Tel: (809) 221-1100 Fax: (809) 221-0704 E-Mail: lgonzalez@usaid.gov</p>	<p>Srta. Vivian Guerra 1133 20th NW, Suite 600 Washington, DC 20036 Tel: (202) 995-3444 Fax: (202) 995-7530 E-Mail:vguerra@chemonics.com</p>